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Please find below and/or attached an Office communication concerning this application or proceeding.

The time period for reply, if any, is set in the attached communication.

Office Action Summary

Application No.

10/676,723

Applicant(s)

NGUYEN ET AL.

Examiner

Yehdega Retta

Art Unit

3622

Period for Reply -- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 19 July 2010.
- 2a) ☒ This action is **FINAL**. 2b) ☐ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 1, 4-8, 24, 31-34, 46-50, 53, 54, 56-62, 64, 67-76 and 79-82 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☒ Claim(s) 1, 4-8, 24, 31-34, 46-50, 53, 54, 56-62, 64, 67-76 and 79-82 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on _____ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some * c) ☐ None of:
1. ☐ Certified copies of the priority documents have been received.
 2. ☐ Certified copies of the priority documents have been received in Application No. _____.
 3. ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- 1) ☒ Notice of References Cited (PTO-892)
- 2) ☐ Notice of Draftsperson's Patent Drawing Review (PTO-940)
- 3) ☐ Information Disclosure Statement(s) (PTO/SB/08)
Paper No(s)/Mail Date _____
- 4) ☐ Interview Summary (PTO-413)
Paper No(s)/Mail Date _____
- 5) ☐ Notice of Informal Patent Application
- 6) ☐ Other: _____

DETAILED ACTION

This office action is in response to amendment filed July 19, 2010. Applicant amended claims 1, 7, 46 and canceled claims, 28, 63 and 77-78. Claims 79-82 have been added. Claims 1, 4-8, 24, 31-34, 46-50, 53, 54, 56-62, 64, 67-76 and 79-82 are pending.

Claim Objections

Claim 70 is objected to because of the following informalities: Claim 70 is depending on a canceled claim (claim 28). Appropriate correction is required.

Claim Rejections - 35 USC § 112

The following is a quotation of the second paragraph of 35 U.S.C. 112:

The specification shall conclude with one or more claims particularly pointing out and distinctly claiming the subject matter which the applicant regards as his invention.

Claims 1, 7 and 46 are rejected under 35 U.S.C. 112, second paragraph, as being indefinite for failing to particularly point out and distinctly claim the subject matter which applicant regards as the invention.

Claim 1, as amended, recites:

using a portable device of a consumer to conduct the transaction at a physical point of sale, the portable device having portable device information;

determining that a terms and conditions statement needs to be accepted by the consumer for the transaction at the physical point of sale based on the portable device information on the portable device;

receiving the terms and conditions statement for the transaction;

outputting the generated terms and conditions statement at the physical point of sale; and

updating the portable device information on the portable device at the physical point of sale during the transaction to indicate that the generated terms and conditions statement has been accepted or rejected by the consumer at the physical point of sale for the transaction,

wherein the terms and conditions statement is dynamically generated using the portable device information on the portable device in response to the determination at the point of sale and wherein the portable device information on the portable device comprises information indicating whether the terms and conditions statement has been accepted before by the consumer,

wherein the terms and conditions statement regards a secondary benefit and does not require acceptance by the consumer in order for the transaction to successfully complete.

The claim recites determining that a terms and condition statement is needed but does not recite a benefit or a first benefit. Therefore, it is unclear how the secondary benefit is associated with the terms and conditions. Does the terms and conditions includes a first and second benefit and the first benefit is requires acceptance by the consumer but the second benefit does not? Does a benefit have to be accepted by the consumer for the transaction to be completed? But a second benefit is not required to be accepted for a transaction to be completed. Examiner would like to point out that the claim not only does not recite any benefit also does not recite that a transaction is performed or required.

The claim only indicates that terms and conditions statement is determined **for a** transaction; outputting the terms and conditions statement and updating the transaction during a transaction, but does not positively recite a transaction being performed. The claim also does recite the terms and condition includes a benefit to be accepted by the customer during the transaction.

Therefore, the scope of the claimed subject matter can not be determined by one having ordinary skill in the art.

Claims 7 and 46 are also rejected for the same reason.

Claim Rejections - 35 USC § 102

The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless --

(b) the invention was patented or described in a printed publication in this or a foreign country or in public use or on sale in this country, more than one year prior to the date of application for patent in the United States.

Claim 69 is rejected under 35 U.S.C. 102(b) as being anticipated by Iannacci (US 2002/0062249).

Regarding claim 69, Iannacci teaches determining if a terms and conditions statement is needed and determine information specific to the loyalty transaction; generating the terms and conditions statement dynamically using the information specific to the loyalty transaction and outputting the generated terms and conditions statement, wherein generating the terms and conditions statement comprises using the portable device information to dynamically generate the terms and conditions statement, determining that a prior T&C statement has been previously accepted and requires determine that the T&C statement requires revision and reacceptance for a reward redemption to process, and generating the T&C statement by using the portable device information to modify the prior T&C statement using parameters which are specific to the loyalty transaction (*see* [0009]-[0013], [0021],[0025][0028][0034]-[0036], *see also* fig. 8, 10, 13-18).

Claim Rejections - 35 USC § 103

The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person

having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

Claims 1, 4-8, 24, 31-34, 46-50, 53, 54, 56-62, 64, 67, 68, 70-72, 74, 76 are rejected under 35 U.S.C. 103(a) as being unpatentable over Iannacci (US 2002/0062249) in view of Chen (US 6,549,912 B1).

Regarding claims 1 and 4, Iannacci teaches using a portable device *of a consumer* to conduct the transaction, the portable device having portable device information (see fig. 4); determining that a terms and conditions statement needs to *be accepted by the consumer* for the transaction *at the physical point of sale* based on the portable device information; dynamically generating the terms and conditions statement for the transaction; and outputting the generated terms and conditions statement; using the portable device information to dynamically generate the terms and conditions statement (see [0243]-[0244], [0256]-[0258]); wherein the information related to the portable device comprises information indicating whether the terms and conditions statement has been accepted before wherein dynamically generating the terms and conditions statement comprises using the portable device information to dynamically generate the terms and conditions statement, and wherein the information related to the portable device comprises information indicating whether the terms and conditions statement has been accepted before (see [0237]-[0239]); determining information related to a device outputting the generated terms and conditions statement (see (see fig. 14-18, [0243], [0397])). Iannacci does not teach updating the portable device to indicate that the generated terms and conditions statement has been accepted or rejected for the transaction. Iannacci does not teach the personal benefit is stored on the portable device. Chen teaches loyalty file stored in a smart card (portable device) and the merchant (physical point of sale) having access customer loyalty file (see col. 9 lines 4-26, col.

13 lines 6-37col. 16 lines 1-11, 41-67, col. 17 lines 33-44). It would have been obvious to one of ordinary skill in the art at the time of the invention to implement Chen's smart card in Iannacci's fully integrated benefit-driven value exchange and settlement program and to update the loyalty file in the smart card, as in Chen. One would be motivated to use smart card for the loyalty program of Iannacci in order to store and update the user transaction information in the central file and/or the portable device. The simple substitution of one known element for another producing a predictable result renders the claim obvious (KSR).

Iannacci teaches wherein the terms and conditions statement regards a secondary benefit and does not require acceptance by the consumer in order for the transaction to successfully complete (see fig. 14). For example the second preference: lowest interest rate (Mastercard and visa) is not selected for the transaction # 9832094BA.

Regarding claim 5, Iannacci teaches wherein the information related to the device comprises information indicating whether the device is capable of displaying or printing the terms and conditions statement, wherein the terms and conditions statement is dynamically generated for a display format or a printed format based on the information related to the device; and wherein outputting the terms and conditions statement comprises displaying the terms and conditions statement in the displayed format or printed format (see [0243]).

Regarding claims 6 and 8, Iannacci teaches receiving input indicating whether the terms and conditions statement is accepted; if the terms and conditions statement has been accepted, processing the transaction using the portable device based on a first set of rules; and if the terms and conditions statement has not been accepted, processing the transaction using the portable

device based on a second set of rules; wherein the transaction is a loyalty transaction in a loyalty program (see fig. 4, 6, 8, [0197], [0397]-[0399]).

Regarding claim 7, Iannacci teaches using a portable device to conduct the transaction, the portable device having portable device information; determining if a terms and conditions statement is needed for the transaction based on the portable device information; dynamically generating the terms and conditions statement for the transaction; and outputting the generated terms and conditions statement, wherein dynamically generating the terms and conditions statement comprises using the portable device information to dynamically generate the terms and conditions statement, and wherein the information related to the portable device comprises information indicating whether the terms and conditions statement has been accepted before further comprising: determining information related to a device outputting the generated terms and conditions statement; and wherein dynamically generating the terms and conditions statement comprises dynamically generating the terms and conditions statement based on the information related to the device (see [0397]), wherein the information related to the device comprises information indicating whether the device is capable of displaying or printing the terms and conditions statement, wherein the terms and conditions statement is dynamically generated for a display format or a printed format based on the information related to the device; and wherein outputting the terms and conditions statement comprises displaying the terms and conditions statement in the displayed format or printed format (see [0397]), receiving input indicating whether the terms and conditions statement is accepted; if the terms and conditions statement has been accepted, processing the transaction using the portable device based on a first set of rules; and if the terms and conditions statement has not been accepted,

processing the transaction using the portable device based on a second set of rules (see [0398]-[0401], [0482]-[0483]), determining if redemption of an item towards an incentive according to the first set of rules for the transaction is possible; determining whether a redemption of the item towards the incentive according to the first set of rules has occurred, if redemption is not possible, indicating an accumulation of the item towards the incentive; and if redemption is possible and has occurred, indicating the item towards the incentive for the transaction has been redeemed (see fig. 14, (0148)[0197], [0397]-[0400], [491]-[492]). Iannacci does not teach *sending information to the portable device* indicating an accumulation or redemption of the item towards the incentive. Iannacci does not teach the personal benefit is stored on the portable device. Chen teaches loyalty file stored in a smart card (portable device) and the merchant (physical point of sale) having access customer loyalty file to update accumulation or redemption of points (see col. 9 lines 4-26, col. 13 lines 6-37col. 16 lines 1-11, 41-67, col. 17 lines 33-44). It would have been obvious to one of ordinary skill in the art at the time of the invention to implement Chen's smart card in Iannacci's fully integrated benefit-driven value exchange and settlement program and to update the loyalty file in the smart card, as in Chen. One would be motivated to use smart card for the loyalty program of Iannacci in order to store and update the user transaction information in the central file and/or the portable device.

Iannacci teaches wherein the terms and conditions statement regards a secondary benefit and does not require acceptance by the consumer in order for the transaction to successfully complete (see fig. 14). For example the second preference: lowest interest rate (Mastercard and visa) is not selected for the transaction # 9832094BA.

Regarding claim 24, Iannacci teaches a plurality of T&C files and a plurality of parameter files useable to generate T&C statements; control logic configured to select a T&C file from the plurality of T&C files and a parameter file from the plurality of parameter files for a loyalty transaction; and control logic configured to dynamically generate a T&C statement for the transaction using the selected T&C file and the selected parameter file; wherein the control logic selects the T&C file and the parameter file using information specific to the loyalty transaction; wherein the information specific to the loyalty transaction comprises at least one of portable device information for a portable device, information related to how the device can output the T&C statement, information that indicates if the T&C statement has been accepted before, and information that indicates if redemption is possible for the loyalty transaction (see [0243],[0523], [0533]-[0538], fig. 14, 18,).

No patentable weight is given to the claim limitation “control logic configured to communicate with the portable device *to update information* on the portable device during the loyalty transaction to indicate whether *the T&C statement* has been accepted or rejected by a user of the portable device”. The claim does not recite selecting and generating T&C statement for acceptance or rejection by a user or whether the user accepts or rejects the statement. According to the claim, the T&C statement could be generated using information of the portable device or information that indicates if redemption is possible for the loyalty program. The claim language reciting “control logic to communicate with a portable device to update information on the portable device during loyalty transaction to indicate whether the T&C statement has been accepted or rejected by a user of the portable device happens only if the statement is generated using the information that indicate if the T&C statement is accepted before.

It has been held that Language that suggest or makes optional but does not require steps to be performed or does not limit a claim to a particular structure does not limit the scope of a claim or claim limitation (MPEP §2106 II C).

However Chen teaches a control logic to communicate with the portable device (smart card) to update information on the portable device (see col. 9 lines 4-26, col. 13 lines 6-37col. 16 lines 1-11, 41-67, col. 17 lines 33-44). It would have been obvious to one of ordinary skill in the art at the time of the invention to implement Chen's smart card in Iannacci's fully integrated benefit-driven value exchange and settlement program and to update the loyalty file in the smart card, as in Chen. One would be motivated to use smart card for the loyalty program of Iannacci in order to store and update the user transaction information in the central file and/or the portable device.

Regarding claim 70, Iannacci teaches determining that the information indicating whether the T&C statement has been previously accepted (see Fig. 14 and [0111]-[0115]).

Regarding claims 31 and 32, Iannacci teaches dynamically generating for a display format or a printed format based on the information related to the device; and wherein outputting the terms and conditions statement comprises displaying the terms and conditions statement in the displayed format or printed format (see [0243], [0397], fig. 4, 6).

Regarding claims 33 and 34, Iannacci teaches receiving input indicating whether the terms and conditions statement is accepted; if the terms and conditions statement has been accepted, processing the transaction using the portable device based on a first set of rules; and if the terms and conditions statement has not been accepted, processing the transaction using the

portable device based on a second set of rules; determining if redemption of an item is possible etc., (see fig. 4, 6, 8, [0197], [0397]-[0399]).

Regarding claims 46-50, 53, 54, 56-62, 71 and 72, Iannacci teaches one or more portable devices; a plurality of distribution channels, each distribution channel comprising: an information determiner configured to interact with a portable device to determine information specific to a loyalty transaction; logic to generate a T&C statement for the loyalty transaction based on the determined information; and an output to output the generated T&C statement; wherein the information specific to the loyalty transaction comprises portable device information specific to the portable device; wherein the information specific to the loyalty transaction comprises at least one of information related to the output, information indicating if the T&C statement has been accepted before, and information indicating if redemption is possible for the loyalty transaction; further comprising a host, the host configured to communicate with the plurality of distribution channels and transmit information used to determine how to generate the T&C statement(see fig. 4, 6, 8, 10, 12B, and associated paragraphs); wherein the distribution channel determines whether to generate the T&C statement based on whether the T&C statement has been previously accepted according to portable device information stored on the portable device [0009]-[0013], [0021],[0025][0028][0034]-[0036], *see also* fig. 8, 10, 13-18). Chen teaches updating the distribution channel updates the portable device information on the portable device to indicate that the generated T&C statement has been accepted or rejected during the transaction. Chen teaches a portable device information on the portable device indicates whether the generated T&C statement has been accepted before, and wherein the portable device information is updated on the portable device during the loyalty transaction to indicate that the

generated T&C statement has been accepted or rejected for the loyalty transaction (see col. 9 lines 4-26, col. 13 lines 6-37col. 16 lines 1-11, 41-67, col. 17 lines 33-44). It would have been obvious to one of ordinary skill in the art at the time of the invention to implement Chen's smart card in Iannacci's fully integrated benefit-driven value exchange and settlement program and to update the loyalty file in the smart card, as in Chen. One would be motivated to use smart card for the loyalty program of Iannacci in order to store and update the user transaction information in the central file and/or the portable device. Iannacci teaches distribution channel determines that the T&C statement has been previously accepted, determine that the T&C statement requires revision and reacceptance for a reward redemption to process (*see* [0009]-[0013], [0021], [0025]-[0028], [0034]-[0036], *see also* fig. 8, 10, 13-18).

Iannacci teaches wherein the terms and conditions statement regards a secondary benefit and does not require acceptance by the consumer in order for the transaction to successfully complete (see fig. 14). For example the second preference: lowest interest rate (Mastercard and visa) is not selected for the transaction # 9832094BA.

Regarding claim 64, Iannacci teaches determining that a prior terms and conditions statement has been previously accepted, and requires revision and reacceptance for the transaction to process, and generate the terms and condition statement by using the portable device information to modify the prior terms and conditions using parameters which are specific to the transaction to generate the terms and conditions statement; determining that a prior terms and conditions statement has been previously accepted, and does not require revision and reacceptance for the transaction to process (see [0009]-[0013], [0021],[0025][0028][0034]-[0036], see also fig. 8, 10, 13-18).

Regarding claims 67-68, Iannacci teaches control logic to determine that a prior T&C statement has been previously accepted, determine that the T&C statement requires revision and reacceptance for a reward redemption to process, and control logic to generate the T&C statement for the reward redemption using the parameter file to modify the prior T&C statement control logic to determine that a prior T&C statement has been previously accepted; and control logic to determine that the prior T&C statement does not require revision and reacceptance for a reward redemption to process (*see [0009]-[0013], [0021],[0025][0028][0034]-[0036], see also fig. 8, 10, 13-18*).

Regarding claim 74 Iannacci teaches wherein the loyalty information includes how many items have been accumulated towards a loyalty program for the loyalty transaction (see fig. 4, 14-16). Chen teaches a portable device storing number of items accumulated towards a loyalty program (see col. 9 lines 4-47). It would have been obvious to one of ordinary skill in the art at the time of the invention to store Iannacci's loyalty information in a portable device as in Chen in order to have the information locally for easy access.

Regarding claim 79 and 80, Iannacci teaches wherein the terms and conditions statement is dynamically generated by selecting, based on the transaction, a parameter file and a terms and conditions file out of a respective plurality of parameter files and terms and conditions (see fig. 3-5).

Claim Rejections - 35 USC § 103

The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

Claims 73, 75, are rejected under 35 U.S.C. 103(a) as being unpatentable over Iannacci as in view of Chen and further in view of Buchholz (US 2004/0238629 A1).

Regarding claims 73, 75, Iannacci as modified by Chen does not teach wherein the loyalty transaction is for a product regulated by a state, and the T&C statement is generated according to which state the transaction takes place. Buchholz teaches issuance of loyalty card include electronic storage of birth date data regarding the customer which is beneficial in regard to the purchase of controlled substances by the customer. Buchholz teaches a signal may be provided to the portable scanning device to allow or disallow attempted purchases of the controlled substances based on the customer's birth date data (see [0023], [0024]). It would have been obvious to one of ordinary skill in the art at the time of the invention to generate the T&C statement of Iannacci by including the restriction requirement of Buchholz for the intended

purpose of allowing the purchases of controlled substance according to the state law by verifying the stored birth date of the customer.

Claims 81-82, are rejected under 35 U.S.C. 103(a) as being unpatentable over Iannacci as in view of Chen and further in view of Eicher, JR. et al. (US 2002/0099578 A1).

Regarding claims 81-82, Iannacci does not explicitly teach template having a plurality of tag values. Eicher teaches to enable data extraction use of template and tag value to generate a document (see [0059], [0075]). It would have been obvious to one of ordinary skill in the art at the time of the invention to use template and tag values in generating Iannacci's statement as in Eicher thereby making the process of contract or statement creation less time consuming.

Response to Arguments

Applicant's arguments filed July 19, 2010 have been fully considered but they are not persuasive.

Regarding claim 69, applicant argues that there is no mention of a T&C which has been previously accepted and requires revision.

Iannacci on par. [0025] teaches "However, no proposals to date have enabled award suppliers and consumers to interact with related actions and transactions, in either a singular or aggregate transaction format, in conjunction with a plurality of incentive awards (i.e., benefit options and condition structures) at the time of an action or transaction in order to affect the supplied and acquired incentive awards, the determination of benefits and consequent selection of actions, payment or redemption accounts and relevant account items, transactions, and also user, consumer, merchant, award supplier, and payment and award issuer accounts"

On par. [0036] Iannacci teaches conventional credit card transaction systems, payment and settlement processing systems and incentive award processing systems restrict the award supplier's ability to introduce enhanced or competitive incentive award assertions at the time of an action or payment or settlement such as during a purchase transaction in order to persuade consumers to acquire their particular incentive awards and thus use the corresponding payment or redemption account ...

Iannacci in Fig. 8 teaches that the terms and conditions for "account number 987654" being accepted by an account holder (820, 815) e.g. selecting option preferences (830, 825, .) and Fig. 13 shows a display of an account number "1313-3333-4444-5555" with previously accepted terms and conditions and Fig. 14 showing a display of the terms and condition for a transaction number "9832094BA" and ... after the account holder "makes any modification to the "above selections" and presses the process button. See also fig. 18 and [0492]-[0493]

Iannacci also teaches (see Fig. 15) after the account owner provides account identifier the universal server identifies benefit option structures suitable to accommodate owner preferences and query and provides the owner instant messaging services.

Iannacci also teaches (see [0111]-[0115]) users create an account profile like the one shown in Fig.4; not only are preferred incentives and payment strategies listed, but also payment and redemption accounts that may be introduced and processed during a transaction. ... once the user creates a profile... Merchants continue processing transaction in a convention manner except the transaction information will first be transmitted to the computer server and after receiving the transaction data at the server and authenticating the user account, the user's

preferred benefits are retrieved and reviewed. Therefore, Iannacci teaches that the terms and conditions has been previously accepted and requires revision (reviewed).

Regarding claims 1, 4-8, 24, 28, 31-34, 46-50, 53, 54, 56-64, 68, 70-72, 74, 76 and 78 are rejected under 35 U.S.C. 103(a) as allegedly being unpatentable over Iannacci in view of Chen (U.S. Pat. No. 6,549,912), Applicant argues that Iannacci and Chen do not teach nor suggest, *inter alia*, "wherein the terms and conditions statement is dynamically generated using the portable device information on the portable device in response to the determination at the point of sale", as required by claim 1. Applicant also asserts that there is no mention of a terms and condition statement being dynamically generated based on portable device information. Further Applicant asserts that as shown in the previous Amendment, Iannacci merely recites a known method of accepting terms and conditions, i.e., acceptance before a transaction takes place; accordingly, Iannacci does not recite dynamic generation of a terms and condition statement.

As indicated above the Iannacci's terms and conditions are displayed before a transaction is completed. Iannacci's fig. 14 shows the T&C generating using the user account and after the account holder "makes any modification to the "selections options" presses the process button. See also fig. 18 and [0492]-[0493]. Iannacci teaches the universal account holder provides merchant with universal account identifier; the merchant enters transaction information including universal account identifier into POS workstation; the universal server's central controller receives transaction information; identifies option structures suitable to accommodate account owner option preferences; compares options and produces option ranking values using preferences and standardized valuation; select highest ranked option offers and determine corresponding payment or redemption merchant processing accounts acceptable by option

suppliers; universal server reviews and incorporates any and all other available options; universal central controller generates payment and transaction data for transmission to corresponding account owner, merchant and payment/award issuers (see fig. 12-13). As indicated, Iannacci teaches dynamically generating the statement based on the information on the portable device information.

Iannacci teaches also teaches as follows:

[0310] In general, when a consumer initiates, for example, a shopping event, the consumer may select several products to purchase from a merchant and then deliver their universal card (i.e., one representation of the present invention) when requested to make payment. *In a unique and novel approach, the use of a universal card (i.e., universal account identifier) will not only provide convenient access to all the consumer's payment and redemption accounts and such provisional shell accounts as may be automatically established, but also, and more importantly, it will provide access to their option preferences, rule settings, accrued option items, and benefit decision policy tactics and long-term acquisition strategy formulations. In addition, the present invention will enable an easy, convenient, and effective means to establish and execute option supply and acquisition functions against a catalog of benefits in order to acquire and utilise benefits and settle the merchant's payment request by selecting and delivering the appropriate payment and redemption accounts.*

[0423] Referring now to FIG. 8, therein depicted is an option supplier's database information illustrated as a computer system screen display according to the present invention. In particular, screen 800 resembles a typical computer system screen display as a representation of table 700 (FIG. 7) and record RS1 (FIG. 7) option structures and priority rankings, option supplier associate accounts, rules and conditions, and active and available option structures data in the form of system information and corresponding notices printed on screen 800 to indicate the activities requested, the resources available, and the guidelines of operation to be carried out or executed by universal server 810 in accordance with such system information. As such, screen 800 is a visual display form that is generated in a conventional way by or on behalf of universal server 810 and is usually presented via a computer display terminal or such visual display device to option supplier account name 820 who is the owner of universal option supplier account number 815. Of course, *as display systems have advanced, the present invention certainly envisions the day when option suppliers will regularly view or hear their account information (and computer system screen displays like screen 800) conveniently such*

as by way of personal digital assistants or wireless appliances (e.g., computer systems, Palm Pilot devices, electronic pagers, or data-enabled cellular telephones via cellular telephone networks, the Internet, land based telephone network, etc.). Accordingly, the implementation details necessary to transport or otherwise deliver a screen display like screen 800 to a recipient or account owner conveniently using electronic communication devices producing sight, sound, or touch formats will be readily apparent to those skilled in the art.

Conclusion

THIS ACTION IS MADE FINAL. Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire THREE MONTHS from the mailing date of this action. In the event a first reply is filed within TWO MONTHS of the mailing date of this final action and the advisory action is not mailed until after the end of the THREE-MONTH shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event, however, will the statutory period for reply expire later than SIX MONTHS from the mailing date of this final action.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Yehdega Retta whose telephone number is (571) 272-6723. The examiner can normally be reached on 8-4:30.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Eric Stamber can be reached on (571) 272-6724. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

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/Yehdega Retta/
Primary Examiner, Art Unit 3622